| Information to identify the case: | | | | | | | |
|---|----------------------------------|--|--|--|--|--|--|
| Debtor 1 | Blake Rowland | Social Security number or ITIN xxx-xx-2961 | | | | | |
| | First Name Middle Name Last Name | EIN | | | | | |
| Debtor 2 | Jesika Jean Rowland | Social Security number or ITIN xxx-xx-4560 | | | | | |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | | | | | |
| United States Bankruptcy Court Eastern District of Michigan | | Date case filed for chapter 13 5/5/21 | | | | | |
| Case number: 21- | -30725–jda | | | | | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

The court will dismiss this case without a hearing if the debtor(s) do not timely file all the required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee

| | | About Debtor 1: | About Debtor 2: |
|----|---|---|--|
| 1. | Debtor's full name | Blake Rowland | Jesika Jean Rowland |
| 2. | All other names used in the last 8 years | | |
| 3. | Address | 1495 Jolson Ave Burton, MI 48529 | 1495 Jolson Ave Burton, MI 48529 |
| 4. | Debtor's attorney Name and address | David Ross Ienna Mike Jaafar Law Firm PLLC 1 Parklane Blvd. Suite 729 East Dearborn, MI 48126 | Contact phone: (888) 324–7629 |
| 5. | Bankruptcy trustee Name and address | Carl Bekofske 400 N. Saginaw Street Suite 331 Flint, MI 48502 | Contact phone: (810) 238-4675 |
| 6. | Bankruptcy clerk's office Documents in this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. | Address of the Bankruptcy Clerk's Office: 226 West Second Street Flint, MI 48502 Contact phone: 810–235–4126 | For the Court: Clerk of the Bankruptcy Court: Todd M. Stickle Hours open: 8:30am-4:00pm Monday-Friday |
| | | | Date: 5/6/21 |

For more information, see page 2

| 7. | Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint | June 8, 2021 at 01:00 PM | Trustee: Carl Bekofske Location: See the trustee's website (https://www.flint13.com) for details. | | |
|----|---|--|--|--|--|
| | case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | | | |
| 8. | Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: 8/9/21 | | |
| | | You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | | |
| | | Deadline for all creditors to file a proof of claim (except governmental units): | Tiling deadline: 7/14/21 | | |
| | | Deadline for governmental units to file a proof claim: | of Filing deadline: 11/1/21 (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)) | | |
| | | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at https://www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | | | |
| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection. | | | |
| 9. | Hearing on Confirmation of Plan | The deadline for filing objections to the confirmation of the pla of creditors. | an is 21 days from the date first set for the meeting | | |
| | | The hearing on confirmation will be held on: 7/20/21 at 09:00 AM, Location: U.S. Bankruptcy Court Cou | rtroom, 226 West Second St., Flint, MI 48502 | | |
| 10 | D. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case. | | | |
| 1 | 1. Filing a chapter 13 bankruptcy case | | | | |
| 12 | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If y believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | | ter 7. Debtors must file a list of property claimed as ffice or online at https://pacer.uscourts.gov . If you | | |
| 13 | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all of a debt. However, unless the court orders otherwise, the debts will not be discharged until all punder the plan are made. A discharge means that creditors may never try to collect the debt free debtors personally except as provided in the plan. If you want to have a particular debt except discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a dof any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk must receive the motion or the complaint and any required filing fee by that deadline. | | debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office | | |

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